

Information to identify the case:

Debtor 1 **Shamise Lajuan Turk**

Social Security number or ITIN **xxx-xx-7041**

First Name Middle Name Last Name

EIN --_--_--_--_--_--

Debtor 2

Social Security number or ITIN _ _ _ _ _

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_--_--_--_--_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **16-11976-RGM**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shamise Lajuan Turk

September 13, 2016

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Shamise Lajuan Turk
DebtorCase No. 16-11976-RGM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: ryanmj
Form ID: 318Page 1 of 2
Total Noticed: 52

Date Rcvd: Sep 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2016.

db
 13441648 +Shamise Lajuan Turk, 16214 Sunny Knoll Drive, Dumfries, VA 22025-1739
 13441650 +Arlene and Joshua Bryant, 2470 Battery Hill Cir., Woodbridge, VA 22191-6526
 13441659 +Best Practices, PO BOX 23419, Jacksonville, FL 32241-4419
 13441651 +CRC Collection, PO BOX 2103, Mechanicsburg, PA 17055-2103
 13441652 +Cc Finance, 7700 Lee Hwy, Falls Church, VA 22042-7736
 13441652 +Central Credit Service, 9550 Regency Square Blvd, Jacksonville, FL 32225-8169
 13441657 +Corinthian College, 1350 I St NW #1270,, Washington, DC 20005-3331
 13441658 +Coulter Harris & Loftus PC, 7900 Sudley Rd. #608, Manassas, VA 20109-2806
 13441660 +Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300
 13441661 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
 13441663 Dish, CO 1309 TECHNOLOGY PKWY, Cedar Falls, IA 50613-6976
 13441664 +Dominion Power, P.O. Box 26666, Richmond, VA 23261-6666
 13441665 +Elephant Insurance, PO BOX 8630, Richmond, VA 23226-0630
 13441667 +Inova Health Care, 8110 Gatehouse Road, Falls Church, VA 22042-1217
 13441669 Jeremy Bayer, 1477 Pond Hollow Lane, Woodbridge, VA 22191-0000
 13441670 +Jormandy LLC, 400 N Center Drive, Norfolk, VA 23502-4004
 13441671 +Lescoll, Po Box 2182, Milwaukee, WI 53201-2182
 13441674 +NOVEC, 10323 Lomond Dr, Manassas, VA 20109-3113
 13441673 +Neibauer Dental, 14901 Potomac Town Place, Woodbridge, VA 22191-5903
 13441675 +Nusbaum Realty, 440 Monticello Ave, #1700, Norfolk, VA 23510-2670
 13441676 +Optimal Radiology Partners, 2300 Opitz Blvd, Woodbridge, VA 22191-3311
 13441677 +Pendrick Capital Partners LLC, PO BOX 1022, Wixom, MI 48393-1022
 13441678 #+Phoenix Financial Services. Llc, Po Box 26580, Indianapolis, IN 46226-0580
 13441679 #+Praxis Finance, PO BOX 3918, Coppell, TX 75019-4520
 13441680 +Prince William Library, 13083 Chinn Park Drive, Woodbridge, VA 22192-5073
 13441681 +Professional Account Management, 633 W Wisconsin Ave, Suite 600, Milwaukee, WI 53203-1907
 13441683 +Republic Services, 18500 North Allied Way, Phoenix, AZ 85054-3101
 13441684 Resurgent Capital Services, PO BOX 10826, Abbeville, SC 29620-3000
 13441685 +Sentara, PO BOX 2156, Morrisville, NC 27560-2156
 13441686 +Service Authority, 4 County Complex Court, Woodbridge, VA 22192-9201
 13441689 +Summerland Heights Apartments, 13671 Cridercrest Pl, Woodbridge, VA 22191-1963
 13441690 T-Mobile, 170 Dallas Parkway, Dallas, TX 75242-0000
 13441692 +Us Dept of Ed/Great Lakes Educational Lo, 2401 International, Madison, WI 53704-3121
 13441693 +Vanderpool, Frostick & Nishani, 9200 Church St #400, Manassas, VA 20110-5561
 13441695 +Verizon Wireless, PO BOX 1259, Oaks, PA 19456-1259
 13441696 +Washington Gas Light, 6801 Industrial Rd, Springfield, VA 22151-4205
 13441697 Whipple Tree ER Physicians, 2300 OPITZ BLVD, Woodbridge, VA 22191-3311

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 EDI: BJMMEIBURGER.COM Sep 14 2016 02:13:00 Janet M. Meiburger,
 The Meiburger Law Firm, P.C., 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
 13441649 +E-mail/Text: rbaldwin@autotrakk.com Sep 14 2016 02:32:06 Autotrakk Llc,
 1500 Sycamore Road, Montoursville, PA 17754-9416
 13441654 +E-mail/Text: Bk@c2cfsi.com Sep 14 2016 02:31:13 Coast to Coast Financia, Attn:Bankruptcy,
 101 Hodencamp Rd Ste 120, Thousand Oaks, CA 91360-5831
 13441655 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Sep 14 2016 02:31:42 Comcast,
 1701 JFK Boulevard, Philadelphia, PA 19103-2899
 13441656 +EDI: CONVERGENT.COM Sep 14 2016 02:13:00 Convergent Outsourcing, Inc, Po Box 9004,
 Renton, WA 98057-9004
 13443811 EDI: CRESCENTBANK.COM Sep 14 2016 02:13:00 Crescent Bank & Trust, P.O. Box 1407,
 Chesapeake, VA 23327-1407
 13441662 +EDI: CRESCENTBANK.COM Sep 14 2016 02:13:00 Crescent Bank and Trust, LLC,
 1100 Poydras Street Suite 100, New Orleans, LA 70163-0100
 13441666 +E-mail/Text: bknotice@ercollections.com Sep 14 2016 02:31:15 ERC/Enhanced Recovery Corp,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 13441668 EDI: JEFFERSONCAP.COM Sep 14 2016 02:13:00 Jefferson Capital Systems, LLC, 16 Mcleland Rd,
 Saint Cloud, MN 56303-0000
 13441672 +EDI: NAVIENTFFKASMSERV.COM Sep 14 2016 02:13:00 Navient, Attn: Claims Dept, Po Box 9500,
 Wilkes-Barr, PA 18773-9500
 13441682 E-mail/Text: colleen.atkinson@rmscollect.com Sep 14 2016 02:32:05 Receivable Management Inc,
 7206 Hull Rd, Ste 211, Richmond, VA 23235-0000
 13441688 EDI: NEXTEL.COM Sep 14 2016 02:13:00 Sprint Nextel, Attn. Bankruptcy Department,
 PO Box 7949, Overland Park, KS 66207-0949
 13441687 +EDI: SWCR.COM Sep 14 2016 02:13:00 Southwest Credit Systems, 4120 International Parkway,
 Suite 1100, Carrollton, TX 75007-1958
 13441691 +E-mail/Text: ebn@unique-mgmt.com Sep 14 2016 02:31:37 Unique National Collections,
 119 E Maple St, Jeffersonville, IN 47130-3439
 13441694 +EDI: VERIZONEAST.COM Sep 14 2016 02:13:00 Verizon, 500 Technology Dr, Suite 500,
 Weldon Spring, MO 63304-2225

TOTAL: 15

District/off: 0422-9

User: ryanmj
Form ID: 318

Page 2 of 2
Total Noticed: 52

Date Rcvd: Sep 13, 2016

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13441653 ##+Christine Epps, 14600 Crossfield Way, Woodbridge, VA 22191-4068

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2016 at the address(es) listed below:

Janet M. Meiburger trustee@meiburgerlaw.com, VA41@ecfcbis.com
Lois Elaine Upton on behalf of Debtor Shamise Lajuan Turk uptonbknotices@gmail.com,
akmanbknotices@gmail.com; vhall@akmanpc.com

TOTAL: 2